

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

MARK E. DELUCA  
KRISTIN L. DELUCA  
Debtor(s)

Case No. 15-20707GLT

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winneccour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/03/2015.
- 2) The plan was confirmed on 04/16/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/11/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/23/2017.
- 5) The case was converted on 03/21/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$285,811.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$50,768.34
Less amount refunded to debtor	\$4.99

**NET RECEIPTS:**

**\$50,763.35**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,972.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$5,372.64**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA**	Unsecured	22,800.00	NA	NA	0.00	0.00
BOROUGH OF WHITEHALL (MUN S	Secured	NA	24.00	24.00	24.00	2.00
CAPITAL ONE NA**	Unsecured	500.00	843.91	843.91	357.29	0.00
CERASTES LLC	Unsecured	11,300.00	11,972.98	11,972.98	5,069.01	0.00
CHASE	Unsecured	10,017.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,000.00	1,365.69	1,365.69	578.19	0.00
DOLLAR BANK FSB(*)	Unsecured	NA	956.91	956.91	405.12	0.00
ECAST SETTLEMENT CORP	Unsecured	10,500.00	10,850.94	10,850.94	4,593.98	0.00
ECAST SETTLEMENT CORP	Unsecured	2,767.00	2,778.05	2,778.05	1,176.14	0.00
ECAST SETTLEMENT CORP	Unsecured	4,198.00	4,197.99	4,197.99	1,777.30	0.00
ENERBANK USA	Unsecured	10,000.00	6,683.24	6,683.24	2,829.49	0.00
FIFTH THIRD BANK**	Unsecured	410.00	457.35	457.35	193.62	0.00
LEXUS FINANCIAL SERVICES	Unsecured	2,000.00	NA	NA	0.00	0.00
M BIANCO DDS	Unsecured	231.60	NA	NA	0.00	0.00
MIDFIRST BANK SSB*	Secured	111,000.00	108,418.65	0.00	24,383.82	0.00
MIDFIRST BANK SSB*	Secured	0.00	61.83	61.83	61.83	0.00
PAYPAL BUYER CREDIT++	Unsecured	650.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,500.00	1,317.61	1,317.61	557.84	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	474.00	559.40	559.40	236.84	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	695.00	744.21	744.21	315.07	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,170.00	2,117.61	2,117.61	896.53	0.00
QUANTUM3 GROUP LLC AGNT - C	Unsecured	NA	366.45	366.45	155.14	0.00
TOYOTA MOTOR CREDIT CORP (T	Secured	2,000.00	1,741.50	1,741.50	1,741.50	36.00
US BANK	Unsecured	1,232.00	NA	NA	0.00	0.00
WHITEHALL BOROUGH (SWG)	Secured	NA	76.38	0.00	0.00	0.00
WHITEHALL BOROUGH (SWG)	Secured	NA	1.42	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$24,383.82	\$0.00
Mortgage Arrearage	\$61.83	\$61.83	\$0.00
Debt Secured by Vehicle	\$1,741.50	\$1,741.50	\$36.00
All Other Secured	\$24.00	\$24.00	\$2.00
<b>TOTAL SECURED:</b>	<b>\$1,827.33</b>	<b>\$26,211.15</b>	<b>\$38.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$45,212.34</b>	<b>\$19,141.56</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,372.64</u>
Disbursements to Creditors	<u>\$45,390.71</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$50,763.35</u></b>
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12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/04/2017

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.